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53. The system of claim 51 wherein each allowable purchase item type record further comprises a budget amount associated with each allowable purchase item type; and wherein the information processing computer further comprises:

means for allowing the purchase transaction only if the purchase amount is not greater than the budget amount associated with the purchase item; and

means for reducing the budget amount associated with the purchase item by the purchase amount if the transaction is allowed.

54. The system of claim 53 wherein the budget amount associated with each allowable purchase item type is controllable by an authorized user, the authorized user being provided with access to the budget amounts via a user computer in selective communication with the information processing computer.